AMENDMENTS TO THE CLAIMS

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- 1. (Currently Amended) A method in a computer system of a service consumer for controlling exposure to liability for non-payment by the service consumer and controlling costs associated with requesting payment when a service provider provides services to the service consumer, the computer system having a processor, the method comprising:
 - receiving from the service provider a specification of a number of services within a billing unit for services provided by the service provider for the service consumer, the billing unit generated by the service provider and indicating a number of codes in a sequence from a start code to an end code;
 - generating by the processor the start code wherein the start code is not known to the service provider or the service intermediary at the time of generation by the service consumer;
 - generating by the processor a sequence of codes from the start code to an end code, the number of codes in the sequence corresponding to the number of services within the billing unit as specified by the service provider;
 - providing by the processor the end code to the service provider via the service intermediary; and
 - sending by the processor to the service provider a request for a service, the request including one of the codes of the sequence from which the end code can be derived so that the service provider can verify that the end code can be generated from the provided code;
 - wherein when the service provider has been provided by the service consumer with the start code, the service provider can request payment for the billing unit from a financial entity by providing the start code to the financial entity so that the financial entity can request the service intermediary to verify that the end code can be generated from the start code.

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2. (Currently Amended) The method of claim 1 wherein the service provider specifies different number of services for billing units for different service consumers based on willingness to control exposure of the service provider to be exposed to non-payment by that service consumer.

- 3. (Currently Amended) The method of claim 1 wherein specified number of services indicates the number of services for which the service provider will provide before requesting payment is willing to be exposed to non-payment by the service consumer.
 - 4. (Canceled)
 - 5. (Canceled)
- 6. (Original) The method of claim 1 wherein the sequence is generated using a one-way function.
- 7. (Original) The method of claim 1 wherein the specified number of services of the billing unit is selected to control incurring costs associated with requesting payments.
- 8. (Original) The method of claim 1 wherein when a service consumer disputes that the service provider provided services, the service intermediary resolves the dispute.
- 9. (Original) The method of claim 8 wherein the service intermediary resolves the dispute by requesting the service provider to provide the start code and when the provided start code can be used to generate the sequence of codes, determining that the service provider wins the dispute.

10. (Original) The method of claim 8 wherein the service intermediary resolves the dispute by requesting the service provider to provide the start code and when the provided start code cannot be used to generate the sequence of codes, determining that the service consumer wins the dispute.

- 11. (Original) The method of claim 1 wherein the specified number of services in a billing unit is based on costs associated with the service consumer registering with the service intermediary.
- 12. (Original) The method of claim 1 wherein the service intermediary generates the sequence.
- 13. (Original) The method of claim 1 wherein the service provides services requested by the service consumer.
- 14. (Currently Amended) A method performed by <u>a_computer system of a service provider for controlling exposure to liability for non-payment by a service consumer and controlling costs associated with requesting payment, the computer system having a processor and a memory, the method comprising:</u>
 - providing by the processor to a service intermediary a number of services within a billing unit for the service provider and the service consumer;
 - receiving by the processor from the service intermediary an end code for the billing unit, the end code being generated by the service consumer based on the number of services within a billing unit;

for the number of services,

receiving by the processor a request from the service consumer to provide a service, the request including a code; and

when it can be verified that the end code can be derived from the code included in the request, providing the requested service; and

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after the number of services have been provided, requesting by the processor payment for the billing unit

- wherein the service provider can use a start code included in the last received request to demonstrate to the service intermediary that the service consumer requested the number of services should a dispute arise and
- wherein the receiving steps are implemented as instructions stored in the memory for execution by the processor.
- 15. (Currently Amended) The method of claim 14 wherein the service provider provides different numbers of services for billing units for different service consumers based on willingness to control exposure of the service provider to be exposed to non-payment by that service consumer.
- 16. (Currently Amended) The method of claim 14 wherein the number of services indicates the number of services which the service provider will provide before requesting payment willingness of the service provider to be exposed to non-payment.
- 17. (Original) The method of claim 14 wherein the end code is derived using a one-way function.
- 18. (Original) The method of claim 14 wherein the number of services of the billing unit is selected to control incurring costs associated with requesting payments.
- 19. (Original) The method of claim 14 wherein when a service consumer disputes that it requested a service of the service provider, the service intermediary resolves the dispute.
- 20. (Original) The method of claim 14 wherein the service intermediary resolves the dispute by requesting the service provider to provide the start code and

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when the provided start code can be used to derive the end code, determining that the service provider wins the dispute.

21. (Original) The method of claim 14 wherein the service intermediary resolves the dispute by requesting the service provider to provide the start code and when the provided start code cannot be used to derive the end code, determining that the service consumer wins the dispute.

22-35. (Canceled)